

Information to identify the case:

Debtor 1	Connie L. Pauley	Social Security number or ITIN	xxx-xx-9600
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Eileen D. Pauley	Social Security number or ITIN	xxx-xx-9145
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24646-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Connie L. Pauley

Eileen D. Pauley

4/4/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Connie L. Pauley
 Eileen D. Pauley
 Debtors

Case No. 17-24646-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 18

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db/jdb +Connie L. Pauley, Eileen D. Pauley, 101 Hazel St., Zelienople, PA 16063-1010
 14730424 +Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063
 14730425 +Northwest Consumer Discount, 118 S. Main Street, Zelienople, PA 16063-1148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: BRCCRAWFORD.COM Apr 05 2018 05:23:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 05 2018 01:38:06 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14730416 +EDI: GMACFS.COM Apr 05 2018 05:23:00 Ally, PO Box 380901, Minneapolis, MN 55438-0901
 14730417 +EDI: HFC.COM Apr 05 2018 05:23:00 Boscovs, PO Box 5253, Carol Stream, IL 60197-5253
 14730418 EDI: CAPITALONE.COM Apr 05 2018 05:23:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083

14730419 +EDI: CITICORP.COM Apr 05 2018 05:23:00 Citi Card, PO Box 6241,
 Sioux Falls, SD 57117-6241

14730420 EDI: IRS.COM Apr 05 2018 05:23:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346

+EDI: CBSKOHL'S.COM Apr 05 2018 05:23:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983

14730422 +EDI: RMSC.COM Apr 05 2018 05:23:00 Lowes, P.O. Box 530914, Atlanta, GA 30353-0914

14730423 EDI: TSYS2.COM Apr 05 2018 05:23:00 Macys, PO Box 4581, Carol Stream, IL 60197-4581

14731442 +EDI: PRA.COM Apr 05 2018 05:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14730427 +EDI: SEARS.COM Apr 05 2018 05:23:00 Sears, PO Box 6189, Sioux Falls, SD 57117-6189

14730426 +EDI: SEARS.COM Apr 05 2018 05:23:00 Sears, P.O. Box 818017, Cleveland, OH 44181-8017

14730429 +EDI: CHASE.COM Apr 05 2018 05:23:00 Slate Chase, PO Box 15153,
 Wilmington, DE 19886-5153

14730430 +EDI: RMSC.COM Apr 05 2018 05:23:00 Synchrony Bank, PO Box 965004,
 Orlando, FL 32896-5004

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14730428* +Sears, PO Box 6189, Sioux Falls, SD 57117-6189
 14730431* +Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 bkggroup@kmlawgroup.com
 Lauren M. Lamb on behalf of Joint Debtor Eileen D. Pauley
 julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam
 brose@steidl-steinberg.com;cgoga@steidl-steinberg.com;lamlbr53037@notify.bestcase.com;rlager@stei
 dl-steinberg.com
 Lauren M. Lamb on behalf of Debtor Connie L. Pauley
 julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam
 brose@steidl-steinberg.com;cgoga@steidl-steinberg.com;lamlbr53037@notify.bestcase.com;rlager@stei
 dl-steinberg.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 18

Date Rcvd: Apr 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5